

<b>Information to identify the case:</b>		
Debtor 1:	<b>Shirley A. Rickenbach</b>	Social Security number or ITIN: xxx-xx-3967
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 7 12/22/23
Case number: 23-10679-JCM		

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shirley A. Rickenbach	
2. All other names used in the last 8 years		
3. Address	302 East 4th Street Oil City, PA 16301	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Joseph B. Spero 3213 West 26th Street Erie, PA 16506	Contact phone 814-836-1011 Email: sperofirm@sperolawoffice.com

Debtor **Shirley A. Rickenbach**

Case number **23-10679-JCM**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 1/5/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 28, 2024 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 4/29/24</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Shirley A. Rickenbach  
Debtor

Case No. 23-10679-JCM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jan 05, 2024

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

Recip ID	Recipient Name and Address
db	+ Shirley A. Rickenbach, 302 East 4th Street, Oil City, PA 16301-2414
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15668705	Concora Credit, PO Box 84049, Beaverton, OR 97076-4477
15668707	+ Credit One Bank N.A., P.O. Box 9887, Las Vegas, NV 89191
15668719	+ Tebo Financial Services, Inc., 4740 Belpar St. Nw, Canton, OH 44718-3685

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Jan 06 2024 02:46:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ EDI: QJBSPERO.COM	Jan 06 2024 06:27:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Jan 06 2024 06:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2024 02:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 06 2024 06:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2024 02:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15668696	+ Email/Text: bankruptcynotices@aarons.com	Jan 06 2024 02:47:00	Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy Se, Suite 300, Atlanta, GA 30339-3182
15668697	+ Email/Text: backoffice@affirm.com	Jan 06 2024 02:47:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15668698	+ Email/Text: backoffice@affirm.com	Jan 06 2024 02:47:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15668699	+ EDI: BLUESTEM	Jan 06 2024 06:27:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15668700	+ EDI: CAPITALONE.COM	Jan 06 2024 06:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15668701	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

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Total Noticed: 34

15668702	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Comenity Bank/Kingsize, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15668703	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15668704	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Commenity Bank, Po Box 183003, Columbus, OH 43218-3003
15668706	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 06 2024 02:47:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15668708	Email/Text: operationsclerk@easypayfinance.com	Jan 06 2024 02:46:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
15668709	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 06 2024 02:46:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15668711	+ EDI: PHINGENESIS	Jan 06 2024 06:27:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15668710	+ EDI: PHINGENESIS	Jan 06 2024 06:27:00	Genesis Financial, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
15668712	+ EDI: JEFFERSONCAP.COM	Jan 06 2024 06:27:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
15668713	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 06 2024 02:46:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
15668714	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 06 2024 04:04:24	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15668715	Email/Text: ml-ebn@missionlane.com	Jan 06 2024 02:46:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15668716	+ EDI: CBS7AVE	Jan 06 2024 06:27:00	Monroe & Main, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15668717	+ EDI: AGFINANCE.COM	Jan 06 2024 06:27:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15668718	+ EDI: SYNC	Jan 06 2024 06:27:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15668720	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 06 2024 02:47:00	UPMC-Northwest, 100 Fairfield Drive, Seneca, PA 16346-2130
15668721	EDI: VERIZONCOMB.COM	Jan 06 2024 06:27:00	Verizon, PO Box 408, Newark, NJ 07101-0408
15668722	+ EDI: VERIZONCOMB.COM	Jan 06 2024 06:27:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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Date Rcvd: Jan 05, 2024

Form ID: 309A

Total Noticed: 34

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:**

Name	Email Address
Daniel P. Foster	on behalf of Debtor Shirley A. Rickenbach dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4